

2006 – 2007

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>DEPARTMENT OF VETERANS AFFAIRS</b>
<b>Program Title</b>	Personal Loan Program (PLP)
<b>Eligible Applicants</b>	State of Wisconsin veterans
<b>Grant, Loan Or Other Type Of Program</b>	5 year term loan @ 5.00% interest rate if real estate secured 10 year term loan @ 7.00% interest rate if real estate secured ----- 5 year term loan @ 6.00% interest rate if guarantor secured Interest rates as of January 2006 (Subject to change.)
<b>Eligible Project Type</b>	Any purpose, including to pay off indebtedness for private wells, septic system, laterals, or pay assessments; also to install new septic or well.
<b>Funding Available Per Year Per Program</b>	\$10,000,000
<b>Maximum Grant/Loan</b>	\$25,000 - Mortgage Secured \$5,000 - Guarantor Secured (Co-signor)
<b>Typical Application Cycle</b>	Varies (1-5 weeks)
<b>Estimated Time to Prepare Application</b>	1 day
<b>Major Application Criteria</b>	Term of loan and loan security determine interest rate.
<b>Contact Information</b>	"Ask for a member of the Loans Staff" Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Toll Free (outside of Madison) (800) 847-8387 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: Jeff.Wisniewski@dva.state.wi.us
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_personalloans.asp">http://dva.state.wi.us/Ben_personalloans.asp</a>
<b>Additional Comments</b>	Initial contact is the local County Veterans Service officer (CVSO) -- look under "county government" in the phone book. Or apply on-line @ DVA.state.wi.us Click on "Loans" button.